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ubstitute for form 1449A/PTO	Application Number	10/677,172	
INCORPORATION DIGGS COURS	Filing Date	October 2, 2003	
INFORMATION DISCLOSURE	First Named Inventor	Savasoglu	
STATEMENT BY APPLICANT	Art Unit	3696	
	Examiner Name	Shaikh, Mohammad Z.	
(use as many sheets as necessary)			
Sheet 1 of 2	Attorney Docket Number	030586	

U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No.1	Document Number  Number - Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, When Relevant Passages or Relevan Figures Appear	
		4,839,804	06-13-1989	Roberts et al.		
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		2005/0160025	07-21-2005	Birle et al.		

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Sheet	2	of	2	Attorney Docket Number	030586

NON PATENT LITERATURE DOCUMENTS					
Examiner Initials*	Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T <sup>2</sup>		
		Downes, John & J.E. Goodman, Barron's Dictionary of Finance and Investment Terms, 1998, 5th Edition, pp. 695 and 607.			
		Faerber, Esme, "All About Bonds and Bond Mutual Funds: The Easy Way to Get Started," New York, McGraw-Hill, 2000, pp. 28, 40, 225, 226, 236.			
		Internal Revenue Service Ruling 2002-31, published 5/6/2002, Section 1275 - Other definitions and special rules, 26 CFR 1.1275.4, Contingent payment debt instruments, pp. 1-4.			
		Internal Revenue Service Ruling 2003-97, Deductibility of Interest, published 8/25/2003, pp. 1-9.			

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